Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A <u>computer implemented</u> method for facilitating sale of a <u>mortgage</u> loan by a seller to a purchaser <u>over a computer network</u>, the <u>mortgage</u> loan having a set of loan data and the seller and the purchaser having an agreement regarding the sale of <u>mortgage</u> loans including terms, the method comprising<u>:</u>

<u>receiving the set of loan data for the mortgage loan from the seller using delivery logic;</u>

<u>storing the set of loan data;</u>

<u>receiving a pre-submission request from the seller via a user interface to process the loan data prior to selling the mortgage loan to the purchaser; and</u>

<u>in response to the pre-submission request,</u> determining a price for the <u>mortgage</u> loan <u>using pricing logic associated with the purchaser</u> prior to selling the <u>mortgage</u> loan to the purchaser, the price based on at least the set of loan data and the terms for the agreement.

2. (Currently Amended) A <u>computer implemented</u> method according to claim 1, further comprising displaying the price to the seller.

3. (Currently Amended) A <u>computer implemented</u> method according to claim 1, further comprising editing the set of loan data.

4. (Currently Amended) A <u>computer implemented</u> method according to claim 1, further comprising<u>:</u>

<u>receiving a request to process the loan data prior to selling the mortgage loan to the purchaser including a request to determine compliance of the mortgage loan with the terms of the agreement and to identify errors in the set of loan data; and</u>

applying a set of business rules to the set of loan data prior to selling the mortgage loan to the purchaser to identify compliance with terms of the agreement and/or errors in the loan data.

5. (Currently Amended) A computer implemented method for facilitating sale of a mortgage loan by a seller to a purchaser over a computer network, the mortgage loan having a set of loan data and the seller and the purchaser having an agreement regarding the sale of mortgage loans including terms, the method comprising:

receiving the set of loan data for the mortgage loan from the seller using delivery logic;

storing the set of loan data;

receiving a pre-submission request from the seller via a user interface to process the set of loan data prior to selling the mortgage loan to the purchaser; and

in response to the pre-submission request, applying a set of business rules to the set of loan data prior to selling the mortgage loan to the purchaser to identify compliance with terms of the agreement and/orand errors in the loan data.

6. (Currently Amended) A computer implemented method according to claim 5, further comprising generating a set of results based on the application of the set of business rules to the set of loan data.

7. (Currently Amended) A computer implemented method according to claim 6, further comprising displaying the set of results to the seller.

8. (Currently Amended) A computer implemented method according to claim 6, further comprising editing the set of loan data based on the set of results.

9. (Currently Amended) A computer implemented method according to claim 5, further comprising determining a price for the mortgage loan using pricing logic associated with

<u>the purchaser</u> prior to selling the loan to the purchaser, the price based on at least the set of loan data and the terms of the agreement.

10. (Currently Amended)   A system for facilitating sale of a <u>mortgage</u> loan by a seller to a purchaser, the <u>mortgage</u> loan having a set of loan data, and the seller and purchaser having an agreement regarding the sale of <u>mortgage</u> loans including terms, the system comprising:

deal management logic for storing the terms of the agreement;

pricing logic <u>associated with the purchaser and</u> configured to determine a price for the sale of a <u>mortgage</u> loan based at least on the set of loan data; and

delivery logic, coupled to the pricing logic, the delivery logic configured to process the set of loan data in accordance with a delivery process upon receiving a submission request from the seller, [[and]]<u>the delivery logic</u> further including

<u>pre-submission</u> logic for invoking the pricing logic to determine a price for the <u>mortgage</u> loan in accordance with the terms of the agreement prior to processing the <u>mortgage</u> loan in accordance with the delivery process.

11. (Original) A system according to claim 10, wherein the pricing logic is invoked based upon a pricing request received from the seller.

12. (Original) A system according to claim 10, further comprising a user interface configured to permit the seller to access the system.

13. (Original) A system according to claim 12, wherein the user interface is an Internet-enabled user interface permitting a seller to access the system.

14. (Original) A system according to claim 12, wherein the price is displayed to the seller.

15. (Original) A system according to claim 10, the delivery logic further including editing logic configured to permit editing of the set of loan data.

16. (Currently Amended) A system according to claim 10, further comprising:

a rules engine, coupled to the delivery logic, the rules engine comprising a set of business rules and configured to process the set of loan data by applying the set of business rules to the set of loan data to determine compliance with the terms of the agreement and to identify errors in the set of loan data;

wherein the delivery logic further includes logic for invoking the rules engine to process the set of loan data prior to processing the mortgage loan in accordance with the delivery process.

17. (Currently Amended) A system for facilitating sale of a mortgage loan by a seller to a purchaser, the loan having a set of loan data, and the seller and the purchaser having an agreement regarding the sale of mortgage loans including terms, the system comprising:

a rules engine comprising a set of business rules and configured to process the set of loan data by applying the set of business rules to the set of loan data to determine compliance of the set of loan data with the terms of the agreement and to identify errors in the set of loan data; and

delivery logic, coupled to the rules engine, the delivery logic configured to process the set of loan data in accordance with a delivery process upon receiving a submission request from the seller, the delivery logic further including

pre-submission logic for invoking the rules engine to process the set of loan data prior to processing the mortgage loan in accordance with the delivery process.

18. (Original) A system according to claim 17, wherein the rules engine generates a set of results.

19. (Original) A system according to claim 18, wherein the set of results is provided to the seller.

20. (Original) A system according to claim 17, wherein the rules engine is invoked based upon a request received from the seller.

21. (Original) A system according to claim 17, further comprising a user interface permitting the seller to access the system.

22. (Original) A system according to claim 21, wherein the user interface is an Internet-enabled user interface permitting the seller to access the system by the Internet.

23. (Original) A system according to claim 17, wherein the delivery logic further includes editing logic configured to permit editing of the set of loan data

24. (Original) A system according to claim 23, wherein the set of edited loan data is processed by the rules engine.

25. (Currently Amended)   A system according to claim 17, further comprising:

[[a]] pricing enginelogic associated with the purchaser, coupled to the delivery logic, the pricing logic configured to determine a price for the sale of a mortgage loan based at least on the set of loan data;

wherein the delivery logic further includes logic for invoking the pricing logic to determine a price for the mortgage loan prior to processing the mortgage loan in accordance with the delivery process

26. (Currently Amended)   A computer implemented method for facilitating sale of a mortgage loan by a seller to a purchaser over a computer network, the seller and the purchaser having an agreement regarding the sale of mortgage loans including terms, the method comprising:

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receiving a set of loan data for the mortgage loan using delivery logic;

storing the set of loan data;

receiving a request from the seller via a user interface to determine a price for the mortgage loan in accordance with the terms of the agreement prior to submitting the mortgage loan to the purchaser for processing of the set of loan data using a delivery process of the delivery logic; and

determining a price for the mortgage loan based at least on the set of loan data using pricing logic associated with the purchaser.

27. (Currently Amended)   A computer implemented method according to claim 26, further comprising displaying the price to the seller.

28. (Currently Amended)   A computer implemented method according to claim 27, further comprising:

receiving a request from the seller to process the set of loan data using the delivery process; and

processing the set of loan data using the delivery process.

29. (Currently Amended)   A computer implemented method according to claim 26, further comprising editing the set of loan data to generate a set of edited loan data.

30. (Currently Amended)   A computer implemented method according to claim 29, further comprising determining a price for the mortgage loan based at least on the set of edited loan data using the pricing logic associated with the purchaser.

31. (Currently Amended)   A computer implemented method according to claim 29, further comprising:

receiving a request from the seller to process the set of edited loan data using the delivery process; and

processing the set of edited loan data using the delivery process.

32. (Currently Amended)   A computer implemented method according to claim 26, further comprising:

receiving a request from the seller to process the set of loan data by applying a set of business rules to the set of loan data; and

applying [[a]]the set of business rules to the set of loan data to determine compliance with the terms of the agreement and to identify errors in the set of loan data.

33. (Currently Amended)   A computer implemented method according to claim 32, further including generating a set of results from the application of the set of business rules.

34. (Currently Amended)   A computer implemented method for facilitating sale of a mortgage loan by a seller to a purchaser over a computer network, the seller and the purchaser having an agreement regarding the sale of mortgage loans including terms, the method comprising:

receiving a set of loan data for the mortgage loan using delivery logic;

storing the set of loan data;

receiving a request from the seller via a user interface to process the set of loan data by applying a set of business rules to the set of loan data to determine compliance with the terms of the agreement prior to submitting the mortgage loan to the purchaser for processing of the set of loan data using a delivery process of the delivery logic; and

applying the set of business rules to the set of loan data.

35. (Currently Amended)   A <u>computer implemented</u> method according to claim 34, further comprising generating set of results based on the application of the set of business rules to the set of loan data.

36. (Currently Amended)   A <u>computer implemented</u> method according to claim 35, further comprising displaying the set of results to the seller.

37. (Currently Amended)   A <u>computer implemented</u> method according to claim 36, further comprising:

receiving a request from the seller to process the set of loan data using the delivery process; and

processing the set of loan data using the delivery process.

38. (Currently Amended)   A <u>computer implemented</u> method according to claim 34, further comprising editing the set of loan data in response to the set of results to generate a [[et]]<u>set</u> of edited loan data.

39. (Currently Amended)   A <u>computer implemented</u> method according to claim 38, further comprising applying the set of business rules to the set of edited loan data.

40. (Currently Amended)   A <u>computer implemented</u> method according to claim 38, further comprising:

receiving a request from the seller to process the set of edited loan data using the delivery process; and

processing the set of <u>edited</u> loan data using the delivery process.

41. (Currently Amended)   A <u>computer implemented</u> method according to claim 34, further comprising:

receiving a request from the seller to determine a price for the mortgage loan prior to processing the set of loan data using a delivery process; and

determining a price for the mortgage loan based at least on the set of loan data using pricing logic associated with the purchaser.

42. (Currently Amended)   A computer implemented method according to claim 41, further including displaying the price to the seller.

43. (Currently Amended)   A computer implemented method for facilitating sale of a mortgage loan by a sellermortgage loan originator to a purchasersecondary mortgage market participant, the mortgage loan having a set of loan data and the sellermortgage loan originator and the purchasersecondary mortgage market participant having an agreement regarding the sale of mortgage loans including terms, the method comprising:

receiving the set of loan data for the mortgage loan from the mortgage loan originator using delivery logic;

storing the set of loan data;

receiving a pre-submission request from the mortgage loan originator via a user interface to process the set of loan data using pre-submission processes prior to delivering the mortgage loan to the secondary mortgage market participant; and

in response to the pre-submission request, determining a price for the mortgage loan using pricing logic associated with the secondary mortgage market participant prior delivering the loan to the purchasersecondary mortgage market participant using the delivery logic, the price based on at least the set of loan data and the set of terms for the agreement.

44. (Currently Amended)   A computer implemented method for facilitating sale of a mortgage loan by a sellermortgage loan originator to a purchasersecondary mortgage market participant, the mortgage loan having a set of loan data and the sellermortgage loan originator

and the ~~purchaser~~secondary mortgage market participant having an agreement regarding the sale of mortgage loans including terms, the method comprising:

receiving the set of loan data for the mortgage loan from the mortgage loan originator using delivery logic;

storing the set of loan data;

receiving a pre-submission request from the mortgage loan originator via a user interface to process the set of loan data using pre-submission processes prior to delivering the mortgage loan to the secondary mortgage market participant; and

in response to the pre-submission request, applying a set of business rules to the set of loan data using a rules engine prior to delivering the mortgage loan to the ~~purchaser~~secondary mortgage market participant using the delivery logic, the business rules configured to identify compliance with terms of the agreement ~~and/or~~and errors in the loan data.

Please add the following claims:

45. (New)   A computer implemented method for facilitating sale of a mortgage loan by a mortgage loan originator to a secondary mortgage market participant, the mortgage loan having a set of loan data and the mortgage loan originator and the secondary mortgage market participant having an agreement regarding the sale of mortgage loans including terms, the method comprising:

receiving the set of loan data for the mortgage loan from the mortgage loan originator using delivery logic;

storing the set of loan data;

receiving a request from the mortgage loan originator via a user interface to process the set of loan data using pre-submission processes prior to submitting the mortgage loan for delivery

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to the secondary mortgage market purchaser, the pre-submission processes including determining a price for the mortgage loan and determining compliance of the mortgage loan with the terms of the agreement;

determining a price for the mortgage loan using pricing logic associated with the secondary mortgage market purchaser prior to submitting the mortgage loan for delivery to the secondary mortgage market purchaser, the price based on at least the set of loan data and the terms of the agreement;

applying a set of business rules to the set of loan data prior to submitting the mortgage loan for delivery to the secondary mortgage market purchaser to identify compliance with terms of the agreement;

generating a set of results based on the application of the set of business rules to the set of loan data; and

displaying the price and set of results to the mortgage loan originator.